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ONTARIO

Department of Education

COURSES OF STUDY

GRADES IX, X, XI, and XII

COMMERCIAL COURSES

These revised courses, introduced in September, 1954,
replace those formerly contained in Circular H.S. 3,
last printed in 1952.

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COURSES OF STUDY

Commercial Courses, Grades 9-12 and Special Commercial

1. The following courses of study have been prepared for use in schools offering the commercial courses, grades 9-12 or 10-12, and the special one-year commercial course. The time allotment indicated for the various subjects is based on a 40-period week.
2. Schools offering specialized courses—secretarial, accountancy, and merchandising—will make suitable changes in the time allotment for the commercial subjects and mathematics.
3. Modifications may also be made to make the courses conform to special needs of the business community served by the school. Such modifications should be developed by the commercial teachers in consultation with organizations representative of local industry, such as the local chapter of NOMA, and should be approved by the Board on the recommendation of the Principal.
4. The courses of study for three Grade 13 subjects—Accountancy Practice, Secretarial Practice, and Mathematics of Investment—are outlined in Circular H. S. 24.
5. The courses of study for the commercial option of the general course are outlined in a separate circular.

The Commercial Courses

The commercial courses are designed to provide a sound general education; approximately 35-40% of the total time is devoted to the obligatory subjects of English, social studies and physical education.

Approximately half of the total time is given to the study of commercial subjects and business mathematics. In these, the aim is a vocational level of competency, so that graduates of the commercial courses may enter junior office positions with certain well-developed business skills. The study of business subjects, however, should also result in the development of clear and logical reasoning, in exact expression, both oral and written, in the improvement of work habits such as application and co-operation, and in the ability to establish harmonious relationships with other people.

The remaining time is devoted to an option of particular interest or usefulness to the pupil, such as art, music, science, French, home economics or industrial arts.

Graduates of the General Business Course are expected to have specialized training in bookkeeping, typewriting and office practice, and shorthand and transcription. If an approved option has been substituted for shorthand, the pupils qualify for the Commercial Clerical Diploma.

Suggested Time-table Arrangement

On pages 4-5 will be found a suggested time allotment for the subjects of the General Commercial Course, commencing in grade 9. Schools starting this course in grade 10 will follow the programme indicated for grades 10, 11 and 12.

If shorthand is deferred to grade 11, the time indicated for shorthand in grade 10 should be spread over the other commercial subjects, and in grades 11 and 12, one or two additional periods should be allotted to shorthand.

Pupils who do not take shorthand should be given another option, such as merchandising, geography, home economics or industrial arts, in grades 11 and 12. Girls who expect to enter nursing should elect physics and chemistry of the general course.

The Special Commercial course, offered in many schools, is an intensive programme of commercial studies at the grade 12 level. The prerequisite for admission is successful completion of three or more years of any other secondary school course. A suggested time-table arrangement for the Special Commercial course is shown on page 6.

SUGGESTED ARRANGEMENT OF THE GENERAL BUSINESS AND CLERICAL COURSES

Subjects	Periods
Grade 9	
English	6
Social Studies	6
Physical Education	4
Arithmetic	4
Guidance	2
Typewriting	4
Penmanship	2
Business Practice	4
Any two options chosen from art, music, French, science, home economics or industrial arts	8
	—
	40
Grade 10	
English	7
Social Studies	5
Physical Education	4
Business Arithmetic	4
Typewriting	5
Shorthand	4
Bookkeeping	4
Penmanship	3
Any option chosen from art, music, French, science, home economics or industrial arts	4
	—
	40

Grade 11

	General Business	Clerical
English (including Business Correspondence)	7	7
History of Commerce	4	4
Physical Education	4	4
Typewriting and Office Practice	5	5
Shorthand	6	
Bookkeeping	5	5
<i>Business</i> British Arithmetic and Business Machines	7	8
Penmanship	2	3
Merchandising or other approved option		4
	—	—
	40	40

Grade 12

English (including Business Correspondence)	7	7
Elements of Economics	4	4
Physical Education	4	4
Office Practice	6	8
Shorthand and Transcription	6	
Bookkeeping	5	5
Business Arithmetic and Business Machines	6	6
Business Law	2	2
Merchandising or other approved option		4
	—	—
	40	40

Note: When an additional option is provided in Grades 10-12 (see H.S.1), the time allotted to the Commercial subjects is reduced.

SPECIAL COMMERCIAL (One-year Course)

Subjects

Correspondence and Spelling	4
Physical Education	3
Elements of Economics and Business Law	4
Typewriting and Office Practice	9
Shorthand and Transcription	9
Business Arithmetic and Business Machines	4
Bookkeeping	5
Penmanship	2
	—
	40

ENGLISH

English is vital to the general development of the pupils and is, therefore, the direct concern of every teacher. Adequate skill in the use of English is essential to progress in all subjects of the curriculum, in meeting the practical demands of everyday life, and in fulfilling the duties of citizenship in a democracy. Its importance to pupils who plan to enter business life cannot be overemphasized.

In the commercial course, the study of English is divided into three parts: English literature, composition and grammar, and spelling. In grades 11 and 12 composition and grammar are studied in their relationship to the demands of business, and the course is named Business Correspondence.

An excellent outline of the complete programme in English, grades 9 and 10, is contained in "Intermediate Division, Outlines of Courses for Experimental Use," and will not be reproduced here.

In grades 11 and 12, the course in Literature will be equivalent to that of the general course. The teacher is encouraged to select texts of particular interest and significance to the pupils of his class.

Spelling is important throughout the course. Each teacher should concentrate on the meaning and spelling of the words found in the specialized vocabulary of his subject. In the spelling classes, the emphasis should be placed on the vocabulary common to all types of business; in the final year the terminology of local business may receive special attention.

BUSINESS CORRESPONDENCE

Suggestions

The formal study of business correspondence should begin in Grade XI. It should be correlated closely with the other secretarial subjects and, if possible, taught by a teacher trained in commercial work.

While pupils should make a study of good business letters as models, the writing of letters through imitation of models should be discouraged. After a thorough discussion of the business problem presented, the pupil should be trained to solve this problem by a letter expressed in clear, concise, simple and friendly English.

In Course I, as far as possible, the letter should be built around pupil and school activities, while in Course II most of the subject matter should be taken from actual business.

The writing of letters should start at the beginning of the term and principles of business letter writing and the various types of letters should be developed inductively.

COURSE I

1. Principles of Business Letter Writing

The purpose and importance of correspondence in business; how to set up letters in attractive form; review of grammar, paragraphing and punctuation through exercises based on simple types of business letters; exercises to develop effective sentence construction; the choice of exact and effective letter tone.

2. Study and Writing of Simple Types of Business Letters

Requests and inquiry letters; replies to requests and inquiries; order letters; acknowledgment of orders; letters of remittance; acknowledgment of remittances; letters asking for an adjustment; simple letters of application; social letters.

COURSE II

1. Principles of Business Letter Writing continued

More difficult types of business letters and secretarial assignments involving composition; remedial work in grammar, punctuation and sentence structure, when the need is apparent.

2. Study and Writing of More Difficult Types of Business Letters and Other Forms of Composition

Collection letters; sales and advertising letters; circular and form letters; adjustment letters; application letters, with or without data sheet; letters of reference, introduction, and recommendation; social letters—congratulation, appreciation, condolence, formal invitation and acceptance, announcements; a letter series built around a school or business situation.

Note: Except as a composition exercise and as an analysis of advertisements, a great deal of time need not be spent on sales letters.

3. Additional Exercises in Business English

Reports, minutes, memoranda, précis writing; letters written from dictated instructions or written memos; composition of letters at the typewriter; impromptu dictation of simple letters.

SOCIAL STUDIES

In grades 9 and 10, social studies is an integration of the history and geography of particular areas. In grade 9 the suggested course is "Canada and the Americas"; in grade 10, "Canada and the Modern World." These courses are outlined in "Intermediate Division, Outlines of Courses for Experimental Use."

In grades 11 and 12 of the commercial course, the subjects are, respectively, History of Commerce and Economics. In these courses a limited study is made of the geographical, economic and social factors in the development of various aspects of commerce and industry. Particular attention is paid to the economic development of Canada, and the basic principles of economics are related, wherever possible, to the phenomenal growth of Canada's trade and industry in the twentieth century.

HISTORY OF COMMERCE

Suggestions

Since the course in History of Commerce deals with a period stretching from the beginning of recorded civilization to the economic and commercial development of modern Canada, detailed treatment is impossible.

Part I of the course should be completed by the end of January to permit a careful study in the second half of the year of several aspects of Canadian economic development.

The first unit of Part I should focus attention on the geographic factors underlying the economic development of the ancient civilizations, and should indicate the major achievements of each. Every effort should be made to excite the interest and curiosity of the pupils and to encourage supplementary reading of books based on the period.

Throughout the course there are many opportunities for making interesting comparisons to illustrate the similarities and differences between the past and the world the pupils know today. The following examples suggest types of problems which might be undertaken:

- (a) A comparison of the development of Ancient Phoenicia and Modern Britain as seafaring, trading and colonizing nations;
- (b) A comparison of the type of agriculture practised on the medieval manor with that of a modern Saskatchewan farm;

- (c) A comparison of craft guilds and modern trade unions;
- (d) A comparison of the achievements of the sailors of the exploration period with those of the aviators of the modern era;
- (e) A comparison of working conditions in the early factories of Great Britain with those of modern factories.

The course in History of Commerce offers excellent opportunities for pupils to develop their powers of expression, both written and oral. Reports should be prepared, resulting from the investigations of specific problems. They should be submitted in typewritten form, and should be checked carefully by the teacher both for accuracy of content and for good literary style. Oral reports may be presented by committees of pupils who have co-operated in the investigation of a problem. Debates may be used effectively in the treatment of certain topics.

Part I (First half-year)

1. Commerce in the Ancient World: a brief consideration of the resources, products and principal commercial achievements of Egypt, Babylonia, Greece, Phoenicia and Rome; map work to indicate areas of colonization and principal trade routes of the ancient world.
2. The Medieval Period: the manorial system; town and country life; industry and commerce; the fairs; the influence of the Church and the Crusades; the Hanseatic League; the trade guilds; the craft guilds.
3. The Period of Explorations: the great explorers and their discoveries; the effects of their discoveries; European colonies in the new world (compare with conditions today); trading companies, such as the East India Company and the Hudson's Bay Company; the Mercantile System.
4. The Period of Revolutions: the inventions and discoveries which made possible the revolutions in agriculture, industry, power development, transport and communication; development from the handicraft system to the factory system; the evils of the factory system; corrective legislation.
5. Modern Production and Distribution: large scale production; need for increased capital; growth of joint stock companies; development of stock and commodity exchanges; changes in retailing; co-operatives; growth of international trade.

Part II Canadian Development (Second half of year)

1. Canadian population and immigration; the French settlers; people from the British Isles; the Homestead Policy; vigorous immigration under Laurier; oriental immigration; immigration between the world wars; New Canadians following World War II; statistical studies of the growth of population.
2. The evolution of transport in Canada; early waterways; roads and highways; canals; railways; automobiles and trucks; aviation.
3. Growth of Canada's industries; the fur trade; fishing; lumbering; shipbuilding; agriculture; growth of our industries in recent times; wheat and the grain trade; light and power, iron and steel, aluminum, petroleum in the West, newsprint, nickel, other industries of local importance.
4. Canada's foreign trade; foreign trade under the French regime; changes under British rule; tariff developments in Canada; early tariffs; free trade with the United States in 1854; National Policy of Macdonald; preferences under Laurier; our chief imports and exports today; direction of our foreign trade.
5. Crises and booms in Canadian economic development; the nineteenth century; crises of the twentieth century; the two world wars and their effects.
6. Canada's place in world affairs today; her place in the British Commonwealth; her place in the United Nations and NATO; the Colombo Plan; Canada's relationship with the United States.

ELEMENTS OF ECONOMICS

Aims

1. To promote a better understanding of the economic factors governing Canada's development;
2. To develop the fundamental economic principles which are basic to intelligent citizenship and effective daily living;
3. To encourage reading, reasoning and discussion in the development of sound economic judgments.

Course of Study

1. A review of Canada's important industries and transportation systems to illustrate the nature of modern production; the economic factors of production; large-scale production, its advantages and disadvantages; monopoly; organization of production enterprises—single proprietorship, partnership, corporation, co-operation, government enterprise.
2. Canada's national income; elements of distribution; rent, wages, interest and profits. (Studies of distribution in the case of individual firms can be made through examination of the annual reports of Canadian corporations.)
3. How Canadians consume and save; laws of consumption; unwise consumption; budgeting; buying for cash or on credit; saving and in-

vesting; savings accounts; life insurance and annuities; bonds; stocks; real estate and real estate mortgages.

4. Exchange: the price system; the law of supply and demand; different ways in which prices are established; the use of index numbers.
5. The rise of Canada's monetary system: card money in French Canada; Spanish, French and English currency; Canada adopts the decimal system; qualities of a good money system; functions of money; Canada's commercial banks and how they operate; the Bank of Canada; trust companies, finance companies and credit unions; the place of gold in our economy; inflation and how it affects us.
6. International trade and foreign exchange; Canada's import and export trade; the tariff system; arguments for free trade and protection; Canadian exchange rates.
7. The rise of the labour movement in Canada; American influences; Railway Brotherhoods; Trades and Labour Congress; the Canadian Congress of Labour; Canadian and Catholic Confederation of Labour; labour leaders and programmes; labour problems—unemployment, accidents, sickness and old age.
8. Social security laws and labour legislation: federal laws—Industrial Disputes Act, old age pensions, pensions for the blind, unemployment insurance, family allowances; provincial laws—child labour, maximum hours, minimum wages, workmen's compensation, mothers' allowances.
9. Governments in economic life: expenditures of federal, provincial and municipal governments; the national debt; the sources of public revenue; theories of taxation; direct and indirect taxation; Canada's tax system.
10. A brief comparative study of the economic organization under systems of capitalism, fascism, socialism and communism.
11. An individual or group investigation of a Canadian economic problem; at the present time the St. Lawrence Deep Waterway and Power Project would be a suitable topic.

BUSINESS ARITHMETIC

Aims

- (a) The attainment of a vocational standard of accuracy and speed in performing the fundamental operations with the integers, fractions and decimals commonly used in business;
- (b) The development of habitual neatness and systematic arrangement in written work;
- (c) The development of skill in mental computation, in estimating the reasonableness of answers, and in the use of practical short cuts;
- (d) The development of the power to think analytically and logically in solving practical problems.

Suggestions

If the first course in arithmetic is offered in grade 9, it is suggested that the third course in arithmetic be combined with the course in business machines to provide a two-year programme of studies for grades 11 and 12. It is expected that, in such cases, both the arithmetic and business machines periods will be taken in the business machines room.

In the schools which offer the Accountancy Course in grades 11 and 12, it will be necessary to prepare a course of study in mathematics which will provide sufficient algebra to enable the pupils to undertake the work in mathematics of investment in grade 12 and grade 13.

Skill in fundamental operations is acquired by systematic, daily practice. It is suggested that a few minutes in each arithmetic period be devoted to such drill.

The quality of the written work in arithmetic should not be inferior to that in bookkeeping. Teachers should encourage their pupils to use pens rather than pencils.

COURSE I

Topics

1. Fundamental operations with daily drill on combinations and tables; short methods, checks and proofs; factors and multiples.
2. Vulgar and decimal fractions: proper, improper and complex fractions and mixed numbers; conversion of vulgar fractions into decimals and vice versa; addition, subtraction, multiplication and division of vulgar fractions and decimals; drills on aliquot parts and decimal equivalents of common vulgar fractions.
3. Percentage: relation to vulgar fractions and decimals; drills on the 1% method and convenient equivalent vulgar fractions ($\frac{1}{3}$, $\frac{5}{8}$, $\frac{7}{12}$, etc.)
4. Problems in banking: determining the amount of interest or discount on a note; maintaining a bank account; preparing a simple bank reconciliation; computing exchange and bank charges; making bank deposits.
5. Invoicing: the preparation of the invoice; proper checking of the invoice; cash discounts; trade discounts; sales tax.
6. Profit and loss: simple calculations of profit and loss based on cost price.
7. Simple practical measurements: review of units of the British system in common use.

COURSE II

1. Continued daily exercise in calculation.
2. Calculations on profit and loss based on selling price; mark-up; margin; expenses; net profit.
3. Purchasing personal property: buying a car; financing the payments; various forms of car insurance; buying household appliances; charge accounts; deferred payment accounts; revolving credit accounts; determination of interest charges on purchases made in different ways; insuring personal property in the home.
4. Buying and selling on commission; determination of remuneration of salesmen who sell on commission, or on a salary plus commission; selling goods by consignment to commission agencies; the account sales.
5. Average and storage: simple average; determining the median; determining storage charges; the warehouse account.
6. Interest and discount: more difficult problems involving the determination of the amount of the loan, the period of time, and the rate of interest.
7. The use of simple charts and graphs.
8. Mensuration applied to rectangles, triangles, circles, rectangular solids, cylinders and spheres, using the British and the metric systems.

Course III

1. Pay-roll work: determination of wages; time rates; piece rates; overtime; deductions for unemployment insurance, income taxes, insurance, hospitalization, bond purchases, etc.; preparing the pay-roll summary; the currency analysis sheet. (This topic may be covered in the bookkeeping course.)
2. Income tax procedure and problems: the income tax of the wage-earner; income from investments; the relation between the profit and loss statement and the income tax return; preparing income tax returns.
3. Excise taxes and customs duties.
4. Purchase and sale of real estate: cost of land and buildings; real estate mortgages; municipal taxation; insurance; making adjustments for interest accrued and taxes paid; payment of interest and principal by periodic instalments.
5. Buying and selling of stocks and bonds; newspaper quotations; different types of stocks and bonds; accounts with stockbrokers; determination of yield to the investor. (This topic should be related to the Course in Elements of Economics.)
6. Foreign exchange: the currency units of countries with which Canada has extensive dealings; newspaper quotations of exchange rates; making payments in foreign countries; bank letters of credit.
7. Compound interest: simple problems involving compound interest; present worth; the use of simple and compound interest tables.
8. The use of charts and graphs: graphical illustration of various phases of economics, such as the business cycle, the cost of living, foreign trade, etc.; the use of charts and graphs in the annual reports of companies.

BUSINESS MACHINES

Suggestions

In general, this should be an acquaintance course to familiarize pupils with the various types of adding and calculating machines in use in the offices of the area served by the school.

Since the smaller schools have only a few machines, the best teaching arrangement is to use them as individual units in a rotation plan which will also employ duplicators, transcribing machines, filing equipment and typewriters. In such a rotation plan, a job-instruction sheet should be prepared for each machine and pupils should remain at each unit of work for at least a week. This plan can be followed in the Office Practice courses of grade 11 and 12.

A number of the large schools have business machines rooms with accommodation for an entire class. While a similar rotation scheme will be used, the full time of the pupils will be spent at adding, calculating, statement and bookkeeping machines. It is suggested that the work in business machines and business arithmetic be correlated. (See Business Arithmetic Page 14).

While the business machines course is normally offered in grades 11 and 12, it may be desirable to offer business machine instruction to junior pupils enrolled in a terminal commercial course.

Objectives

If time permits, a reasonable degree of occupational skill should be attained on crank-driven and key-driven calculators and ten-key machines. The operation of the full keyboard adding (or statement) machines should be included. Machines similar to those in use in the district are recommended.

The topics in the course will depend on the number and kinds of business machines provided as well as the time allotted to the subject. It is suggested that the course be correlated with Mechanical Bookkeeping, Office Practice, and Practical Mathematics.

Topics

1. Importance, classification, uses and care of machines.
2. Parts of the machines and simple methods of operation.
3. **Full keyboard adding or statement machines,**
 - (a) sight addition;
 - (b) multiplication;
 - (c) posting;
4. **Ten-key adding machines,**
 - (a) touch addition and subtraction;
 - (b) multiplication;
 - (c) reciprocals;
5. **Crank-driven calculators,**
 - (a) addition and subtraction—whole numbers and decimals, fractions, constants, credit balances;
 - (b) multiplication—whole numbers and decimals, fixed decimal point and accumulation, short-cut, three factor, constants;
 - (c) division—whole numbers and decimals, fixed decimal point;
6. **Key-driven calculators,**
 - (a) touch addition—two column, three column, four column, split;
 - (b) multiplication—whole numbers and decimals, left to right, split, fixed decimal point and accumulation, three factor;
 - (c) subtraction—indirect;
 - (d) division—stroke wheel;
7. **Crank-driven and key-driven calculators,**
 - (a) invoices;
 - (b) discounts;
 - (c) percentage;
 - (d) interest;
 - (e) reciprocals;
 - (f) prorating;
 - (g) price per hundred or per thousand;
 - (h) pay-rolls;
 - (i) use of tables and other practical exercises.

BUSINESS PRACTICE

Aims

- (a) To acquaint the pupil with the fundamental knowledge and practices useful in everyday business transactions.
- (b) To train the pupil to solve simple business problems by organizing his information and presenting his solution in usable and attractive form.
- (c) To develop appreciation of the need for dependability, courtesy, thoroughness, and desirable standards of service in business relationships.
- (d) To help the pupil acquire the basic skills which will lay a foundation for further business studies and promote effective work habits in other subjects.
- (e) To provide the pupil with the opportunity of assessing his own aptitudes, interests, and skills in relation to the requirements for success in business occupations.

Organization of Material

The materials used in realizing the aims of the courses may be divided into two main classes:

1. General Information

The teacher may use this type of material to encourage pupil participation in the selection of topics to be covered, in gathering and organizing the necessary information, and in preparing and presenting reports to the class. These activities will provide opportunity for training in group work, use of references, writing of individual or cooperative reports, oral presentation, and discussion in class.

2. Records of Business Transactions

The use of this type of material will contribute to the development of desirable skills. The completion of business forms and the recording of business transactions will also provide practice in legible writing, neat ruling, and approved methods of calculation.

Topics

1. Business in our community: A short survey of the kinds of business in the community—retail, wholesale, manufacturing, banking, shipping, transportation, utilities, professional services—and the contribution made by each.

This study gives wide scope for individual and collective work, utilizing local sources of information. In the larger centres of population it should be limited to specified centres or areas.

2. The flow of money: A short study of the kind of expenditures made in the home, in various school activities, and in the community. While no attempt should be made to set up budgets, the development of this topic will lead naturally to the sources of income, and to the need for adequate records of cash receipts and payments.

3. Recording receipts and payments: The development of the simple cash book, with exercises on ruling, proving, and balancing. The need for receipts and vouchers.
Learning to calculate weekly profits, and to prepare a simple profit and loss statement.
4. Safeguarding the cash: The procedure involved in opening a bank account for personal use, making deposits and withdrawals, issuing cheques.
5. Duties of a Treasurer: The powers and duties of a treasurer.
How to open a current account, make a deposit, including the deposit of cheques with exchange charges, and the issue of cheques. The necessity for verifying charges and obtaining vouchers.
The preparation of a two-page cash book with cash and bank columns. Reconciliation with the bank statement.
Preparation of financial reports.
6. Sending messages: The writing of letters and reports should be developed throughout the course. No more than two common letter styles should be used. Some practice in filing is desirable.
The various services offered by the post office in the transmission of letters and other classes of mail.
The use of the telephone — the development of a pleasing voice and manner, different types of calls and how to place them.
Telegraph, cable, and radio services.
7. Planning personal finance: A brief study of personal budgets.
Methods of purchasing — cash purchases, basis of personal credit, charge account, deposit account, bank loans, promissory notes, and collateral.
Buying on the instalment plan, borrowing with monthly payments.
The purchase of a car — responsibility of ownership, costs, how to finance, kinds of insurance.
Investing savings — bank accounts, bonds, stocks, annuities, brief treatment of types of insurance.
Safeguarding business documents.
8. Planning a trip: A study of the different methods of travel.
The planning of individual itineraries — arrangements for reservations, credit, and passports for foreign travel.
A summary of the comparative advantages of the different types of trips studied.
9. The responsibilities of the householder to the community in which he lives;—Planning our home.
Renting a house or apartment — obligations of landlord and tenant, the lease.
Planning for home ownership — saving for a down payment, purchasing a home already built, the mortgage, building one's own home.

Costs of maintaining a home — types of insurance, taxes, heating, public utilities. In this section, actual examples of assessment notices, tax bills, water, gas, electricity, and telephone accounts should be used.

10. The business of the retailer: How the retailer serves as a link between the producer and the consumer, services offered to the consumer.

Various types of retail establishments, a review of the preliminary study made at the start of the course.

Cash sales and how they are recorded — cash register slip, counter slip, C.O.D. payment.

Credit sales — establishing a charge account, sales slips, the ledger, posting sales and payments to the ledger, statement of account.

Purchasing goods and checking shipments — requisition, purchase order, packing slip, invoice, checking invoice, purchase journal, posting to the creditors' ledger.

Maintaining an inventory — physical inventory, inventory sheet; perpetual inventory, stock card; checking physical and perpetual inventories.

11. The business of the wholesaler: The function of the wholesaler, and how he gets orders.

Filling and invoicing orders — terms of sale, discounts, the invoice. Recording credit sales — the sales journal, posting sales, credit invoice, sales returns and allowances journal.

Recording cash receipts for sales — four-column cash receipts journal, posting to customers' accounts, summarizing sales for month, closing journals.

The services of banks to wholesalers — loans, collections by draft, discounting negotiable paper.

12. Shipping goods: A study of the various methods of shipping different kinds of goods, the advantages of each, and the documents involved in shipping — mail, express, road transport, air, rail, boat, and special delivery services.

13. Careers in business: A brief study of careers open in the field of business.

Office jobs — the qualities, aptitudes, and skills necessary in the different types of work.

The courses available in the school, in day and evening classes, for those who desire a future in office occupations.

BOOKKEEPING AND ACCOUNTANCY

Aims

- (a) The subject of bookkeeping should be logically and gradually developed along educational rather than purely vocational lines, and general relationships, rather than particular rules, should be established.
- (b) In all exercises, neatness and accuracy should be stressed, and only work that meets a business standard of accuracy and form should be accepted. Business papers should be introduced and used as the basis of the entries in working many of the exercises.

Organization

The following topics should constitute the minimum requirements in this subject for the respective courses and grades indicated below:

	Grade 10	Grade 11	Grade 12
General Business Course	1-9	10-15	16-22
Clerical Course	1-9	10-15	16-22
Accountancy Course	1-9	10-22	23-29
Secretarial Course	1-9	10-15) 20, 21)	May be divided and taken in grades 11 and 12
One-Year Special Course			1-15, 17-18, 20

Topics

1. Introduction: reasons for keeping records; nature of records; necessity for accurate records; co-ordination of records to reveal the condition of a business.
2. Simple financial statements: balance sheet; profit and loss statement; emphasis on the form, headings, firm name, name of statement, date of statement, sub-headings, indentations, ruling.
3. Fundamental equation: assets equal liabilities plus capital; simple balance sheet to show this relationship; effect of simple business transactions on assets, liabilities and capital.
4. Ledger: the need for accounts; debit and credit; rules for debit and credit entries; equality of debit and credit entries; equality of debits and credits in the ledger trial balance; relation between ledger accounts and the statements.
5. General journal: the need for original entries; books of original entry; simple transactions involving asset, liability, income, cost, expense, and capital accounts; posting to ledger accounts; trial balance; locating errors; methods of determining merchandise inventory; numerous short and continuous exercises including simple financial statements based on these exercises.

6. Cash journal: cash journal with bank columns; posting both items and totals from the cash journal; exercises requiring the use of the general journal and the cash journal; posting from both journals; trial balance.
7. Sales journal and purchase journal: doing business on credit; business papers, the sales order, the invoice, the credit memorandum; remittances from customers; customers' accounts; the statement of account; accounts with creditors; business papers; purchasing department; receiving department; stock records; sales and purchase returns; posting from these special journals; exercises requiring the use of the general, cash, purchase, and sales journals.
8. Simple working sheets: classification of accounts; preparation of financial statements.
9. Short sets: to illustrate opening entries, use of business papers, journals, posting to the ledger, trial balance, work sheets, inventories, trading and profit and loss statement, balance sheet.
10. Non-operating expense and income accounts: discount off purchases; discount off sales; interest expense; interest income; bank charges; journal entries and accounts; illustrated in financial statements.
11. Special column cash book: the purpose of special columns; addition of special columns as required; summarizing and posting. Petty cash—imprest system; bank reconciliation; banking and bank loans; discounting drafts; interest and exchange.
12. Bills Journals: bills journals as posting media.
13. Controlling accounts: division of labour; purpose of controlling accounts; special columns for accounts receivable and payable; summary entries in various journals; subsidiary ledgers and proving them; illustrative sets.
14. The combined cash journal.
15. Illustrative sets.
16. Columnar purchase, sales and bills journals: department merchandise accounts; special columns for freight, sales tax; departmental expenses; stock records.
17. Adjusting entries: adjustments in accounts and statements; nature of accrued and deferred items; provision for depreciation and for doubtful accounts; aging analysis of accounts receivable; adjusting, closing and reversing entries; post-closing trial balance; working papers.
18. Classified financial statements: why the profit and loss statement is classified; expense groups in profit and loss statement; selling expenses; delivery expenses; general and administrative expenses; financial expenses; financial income; classification of assets and liabilities; capital and net profit; percentages; stock turnover.
19. Partnership: forms of business organization, nature of partnership; partnership contract; legal requirements; investments, drawing, sharing of profits; accounts and statements.

20. Pay-roll: preparation; methods of recording time worked; basis of pay; income tax and other deductions; distribution of pay-roll; methods of payment.
21. Non-trading organizations: record books, difference between receipts and income and between payments and expenditure; statements of receipts and payments, income and expenditure, assets and liabilities.
22. Illustrative set.
23. Partnership continued: admitting a partner; revaluation of assets and goodwill; termination of partnership; sale of business, realization and distribution of assets; illustrative set.
24. Joint stock companies: organization; legal requirements; incorporation; issue of stock; authorized, subscribed and paid-up capital; common stock, preferred, cumulative; call; organization expenses; books of record; related company law; opening entries for a new company; changing a partnership to a company; distribution of profits; dividends; company statements; illustrative set.
25. Departmental accounting: advantages; designing books; recording transactions; departmental expenses; purchase, sales and expense analysis sheets.
26. Voucher system: advantages and disadvantages; method of checking invoices; preparation of voucher; recording in voucher register; filing of unpaid vouchers; record of payment in cheque register and voucher register; filing of paid vouchers; posting from both books; proving vouchers payable; illustrative exercises.
27. Perpetual inventories: materials purchased; purchase book or voucher register; stock cards; production orders; goods in process, inventory cards for finished goods; finished goods sold; inventory controlling accounts — raw materials, goods in process, finished goods; valuation of inventories.
28. Manufacturing accounting: general principles; materials and stock control; wages, direct and indirect; time cards, pay-rolls; factory overhead; working sheets; financial statements.
29. Practice set: joint stock capital structure; manufacturing operations; use of voucher system; calculation of sales tax; time sheets and pay rolls with unemployment insurance and income tax deductions.

BUSINESS LAW

Aims

- (a) To develop an appreciation of law as a social force;
- (b) To give the pupil a practical knowledge of his rights and obligations in order that he may avoid legal entanglements;
- (c) To develop the power of the pupil to reason and to express his opinions concisely and logically;
- (d) To show the pupil that definite laws govern the conduct of successful business men.

Suggestions

In the study of Law, principles should first be developed inductively by a study of simple cases and examples, then applied in the solution of additional cases.

Topics

1. Introduction: statement of whole course; purpose of course; law in the life of the average individual; source of our law; common and enacted law; courts—function; law of torts.
2. Contracts: purpose and importance; contract — defined and illustrated; parties to a contract — competent, minors, others; essentials of legal contracts — parties, consideration, competency, consent, legality; how to write a contract; form of contract — Statute of Frauds; operation of contracts — parties who acquire rights and obligations, assignments of contracts; termination of contracts—performance, agreement, breach, impossibility, operation of law; Statute of Limitations.
3. Sale of Goods: absolute sales — rules of delivery, acceptance and payment, transfer of ownership, conditions and warranties, rights and remedies of the unpaid seller; conditional sales; chattel mortgages.
4. Bailments; nature of bailments, distinguish from a sale; gratuitous bailments — goods loaned without charge, storage and care of goods as an accommodation, lost property; mutual benefit bailments—hiring labour on personal property, storing goods, hiring the use of another's goods or securities for a loan, services offered to the general public—common carriers, hotels and inns.
5. Principal and agent: nature of relationship and present-day importance; how relationship is created; infant as principal or agent; kinds of agents; brief treatment of: relationship of principal and agent, obligation of principal to third parties, liability of agent to third party; termination of agency.
6. Employer and employee: definition of employee; how relationship is created; liability of employer to third parties for negligence of employee.

7. Meeting financial obligations: negotiable instruments — kinds, essentials, method of negotiation, liability of parties, holder in due course; cheques — advantages, presentation for payment, certification, stopping payment, joint accounts (death of one party), forged signatures.
8. Renting real estate: kinds of leases, terms and conditions, decoration and repair, fixtures, assignment and subletting, eviction, renewals, overholding, repossession by landlord, termination of lease.
9. Buying real estate: general procedure — offer to purchase, searching the title, registration; easements.
10. Transferring property by will and inheritance: what a will is; importance of making a will; requisites of a valid will; changing or revoking a will; the executor and the probate; intestacy.

PENMANSHIP

Aims

- (a) The teachers of all subjects should insist on proper writing posture and good writing at all times. The introduction of the formal teaching of the subject does not in any way relieve the teachers of subjects other than writing of that responsibility, and this should be very strongly impressed on the entire staff by the principal.
- (b) The course will involve a careful study of what constitutes good writing — legibility attained by uniformity of slant, spacing and size. The pupil should make a careful analysis of his own writing to enable him to appreciate his faults and difficulties. Individual remedial exercises should be assigned.
- (c) Though each exercise should be introduced by movement exercises, too much time should not be devoted to this; the actual letters written properly are themselves suitable for exercise work. It is suggested that in all exercises, the use of the letter which is being studied be practised in simple words and that the writing of sentences and short paragraphs be undertaken early in the work.
- (d) The objective of the course is the development of a business style of writing which will be both fluent and legible.

Course I

1. Figures — practice of numbers and figures in columns.
2. Capitals — O, A, C, E.
3. Small letters — a, o, c, e, l, i, u, w, t, r, s.
4. Capital letters — M, N, W, H, K, Q, X, Z, U, V, Y.
5. Small letters — m, n, v, x, y, z.
6. Small letters — h, k, b, g, q, f, d, p, j.
7. Remaining capitals — I, J, P, B, R, D, L, T, F, S, G.
8. Sentences and paragraphs.

Course II

1. Review of figures; importance of small, neat figures in bookkeeping records.
2. Review of small and capital letters.
3. Continuous paragraph writing; maintenance of fluency and rate of writing.
4. Use of penmanship in the office: letters, envelopes, signatures, journals, ledgers, business papers, and simple financial statements. Close co-operation between teachers of penmanship and bookkeeping will increase the interest and effectiveness of this part of the course.

Course III (optional)

Further development through a continuation of the work covered in Course II. Close attention should be paid to the quality of the written work in all subjects, and evaluation should be based on the consistent quality of all written work.

STENOGRAPHY

Aims

The aim of a complete course in Isaac Pitman shorthand is to produce stenographers who are able to write from dictation at a rate of 100 to 120 words per minute for periods varying from five to ten minutes in length, and to transcribe their notes on a typewriter at a rate of 25 to 35 words per minute with that accuracy of form and content which conforms to the mailability standard of a business office. Test material should be of average difficulty — (Syllabic intensity of 1.4)

The following rates of dictation and transcription are suggested as objectives to be reached at the end of each grade for each type of course:

	Three-Year Course W. P. M.	Two-Year Course W. P. M.	Transcribing Rate (Letters Set Up)
Grade X	40-60
Grade XI	80-100	60-70	15-25
Grade XII	100-120	90-110	25-35
One-Year Special	80-100		20-30

Organization

The course in stenography may be taken as a three-year course beginning in Grade X or as a two-year course beginning in Grade XI.

The course will include:

- (a) Extensive reading of graded shorthand material from the text and supplementary books to develop reading facility and to enrich the pupil's vocabulary;
- (b) Fluent writing of small, neat shorthand outlines from dictation of continuous material such as letters, articles, reports, addresses and editorials;
- (c) Systematic development of transcribing skill;
- (d) Knowledge of the principles underlying the Pitman Shorthand system and the use of the dictionary in checking outlines for new words;
- (e) Development of a specialized vocabulary to meet local situations.

Course I

- 1. Fluent reading from the text and from easy supplementary material written in the elementary stage of shorthand.
- 2. The automatic writing of the 700 commonest words.
- 3. Writing small, neat outlines from dictation of material within the vocabulary range.
- 4. Drills on short forms, common words, intersections, simple phrasing.

Course II

1. Increased emphasis on facility in the use of the following principles: short forms, contractions, intersections, phrasing, circles, loops, initial and final hooks, halving, doubling, prefixes and suffixes.
2. The expansion of the pupil's shorthand vocabulary by means of supplementary shorthand reading material and the use of the shorthand dictionary.
3. Exercises designed to increase the pupil's power of word retention.
4. Writing from dictation at increased rates with transcription on the typewriter. Practice in taking dictation for continuous periods of three to five minutes.

Course III

1. Writing from dictation at increased rates and for continuous periods of from five to ten minutes; transcription on the typewriter with special attention to letter set-up and placement on letterheads of various kinds and sizes.
2. Practice in taking dictation at uneven rates; interrupted dictation; incomplete dictation, i.e., omitting the province, the salutation or closing; making changes in the letter after the dictation is finished.
3. Reporting meetings, lectures, radio addresses, etc., with the transcription of the shorthand notes.
4. Use of shorthand, where feasible, in school subjects and pupil activities.

TYPEWRITING and OFFICE PRACTICE

Suggestions

In Vocational schools where typing is begun in Grade IX, Course I will be taught in Grade IX, Course II in Grade X, Office Practice I in Grade XI and Office Practice II in Grade XII.

In schools where typewriting is begun in Grade X, Course I with additional work on letters and centering selected from Course II will be taught. Students of one-year special commercial courses will complete typing Courses I and II, and as much of the Office Practice courses as time and the students' ability will permit.

The minimum net rate of 60 words per minute, with not more than 1% error, should be required at the end of the fourth year of the Secretarial course. Grading of speed skill should be based on a series of tests of at least ten minutes' duration, and not on one test only. The standard for pupils of the General Business course may be five words per minute lower, and for pupils of the Accountancy course, ten words per minute lower, but the same degree of quality and accuracy should be maintained.

Minimum Typing Speed Requirements (net words per minute)

	<u>9</u>	<u>10</u>	<u>12</u>
General Business Course (starting in Grade 9)	25	40	55
General Business Course (starting in Grade 10)		30	50
Accountancy Course	25	40	50
Secretarial Course	25	40	60
Special One-Year Course			45

To attain such standards of speed and accuracy as quickly as possible, the students must have regular and intensive practice on skill-building materials such as acceleration drills on selected words and sentences, remedial drills after analysis of errors, concentration drills, timed tests, and the many typing assignments that are simply copying exercises. All such practice must be done with conscientious adherence to the principles of proper technique.

TYPEWRITING COURSE I

1. Thorough mastery of the entire keyboard by the touch system, with special emphasis on posture, stroke, rhythm, and correct fingering, to form a sound basis for the development of typewriting skill. Special care should be taken to ensure that the students use the proper fingering by the touch method on numbers, capitals, signs, and punctuation marks. The teacher should demonstrate correct typewriting technique before the entire class and at the individual student's desk.
2. The names and proper manipulation of the operative parts of the typewriter, to be introduced gradually as required; the students' responsibility for the proper use of the machines; cleaning the keys, dusting, covering.
3. Horizontal and vertical placement on paper 8½" x 11" and on paper 8½" x 5½".
4. The basic rules for capitalization and for the division of words at the end of typewritten lines.
5. Placement of simple letters, business and personal, in accordance with one or two common styles; simple envelope addressing conforming with the letter styles.
6. Typing on lined paper.
7. Typing from printed copy of average difficulty at a net minimum rate of 25 words per minute on a series of tests three to five minutes in length with not more than 2% error.

TYPEWRITING COURSE II

1. Further development of typewriting skills with continued emphasis on proper technique. By demonstration and instruction, and by attention to the work of each student, the teacher should try to prevent faults in technique which will handicap the student in speed development.
2. Placement and arrangement of letters of various styles, emphasizing the few styles used most commonly in the offices of the community; envelope addressing to match letter styles.
3. Use of carbon paper and copy paper; correction of errors.
4. Placement and arrangement of programs, menus; typing of announcements, notices, invitations, advertisements.
5. Completion of printed forms such as deposit slips, drafts, orders, invoices, monthly statements of account.
6. Simple tabulation work.
7. Typing from printed copy at a minimum net rate of 40 words per minute on a series of tests varying in length from five to ten minutes, with not more than 1.5% error.

OFFICE PRACTICE

Aims

The course in office practice should co-ordinate the knowledge and skills acquired by the students in the study of the other subjects of the curriculum. It should serve, also, as the "general" or "miscellaneous" course, providing the students with a more complete and integrated commercial education, and helping them to become familiar with the requirements, the characteristics, and the organization of business offices.

Suggestions

The assignments in office practice should be organized as much as possible in "units" or "reports". When marking a unit or report, the teacher may stress the importance of accuracy and adequacy of answers, good English, good typing arrangement, and neatness by giving it a "quality" grading represented by a letter of the alphabet. To stress the importance of getting work done on time, and the absolute requisite that each page of work contain no serious error, the teacher may give the report an "acceptability" or "mailability" grading consisting simply of the number of pages in the report that would be considered acceptable in a business office.

Approximately three quarters of the time allotted to office practice should be spent in practical work and skill development in the typing room or in the office practice room. To conserve class time, and to prevent frequent interruption of the students, it is wise to cover the information and analysis of many of the topics by assigned reading as homework, and/or by teaching and class discussion in office practice periods.

OFFICE PRACTICE — COURSE I — Grade 11

Topics

1. Further development of typing skill.
2. Becoming accustomed to office standards: knowledge, training, personal characteristics desired by employers; office deportment, standards of accuracy and acceptability of work done in offices; employer's viewpoint; employee's responsibilities; importance of accuracy and reliability in business; student's responsibilities in this course.
3. **Special Details in Typing:** care of the typewriter; reversing and changing ribbons; punctuation, with special attention to the comma, semicolon, colon, parentheses; special characters — dash, ditto, exclamation, fractions, Roman notation, care of, multiplication, equality, minus, degrees, minutes, seconds, feet, inches, pounds, division, square root; making erasures and corrections; typing numbers in sentences; abbreviations and contractions; division of words at the end of typewritten lines.
4. **The Business Letter:** letter styles and placement, with emphasis on the styles most common in the community; addressing envelopes to match letter styles; adequate practice in the use of letterhead paper of standard size, carbon paper, copy paper, No. 8 and No. 10 envelopes;

acquaintance with letterhead paper and envelopes of special sizes, air-mail stationery, window envelopes; folding and insertion of letters and papers in envelopes; enclosures; office letters for correspondence between departments or branches.

5. **Typing of Other Matter:** arrangement of material; headings; methods of enumeration; vertical and horizontal centering; simple tabulation of numbers and other matter; simple financial statements and statistical matter; cover page, contents, and binding of office reports; typing from rough drafts.
6. **Postal Information:** all classes of mail, with emphasis on first class and third class; air mail; registration; insurance of parcels; money orders; C.O.D. service; miscellaneous information — special delivery, insufficient postage, precancelled stamps, postal permits, postal metres, rural directories, etc.
7. **The Telephone in Business:** making telephone calls — courtesy, voice, language; the directory; dial, manual, pay-station telephones; answering the telephone; disposition of incoming calls; long-distance calls; confirmation letters; time zones; the private switchboard.
8. **Alphabetizing, Parts of a File, Simple Files:** rules for alphabetic filing; practice in applying the rules; parts of a typical file; study and use of simple alphabetic files.
9. **Duplicating Machines:** kinds of duplicating machines; cutting stencils and master copies; correcting errors; printing the copies; cleaning, filing and preservation of stencils; mass production of circular letters, form and follow-up letters, business forms, and other matter; preparation of such matter for mailing.
10. **Other Machines, Equipment, and Appliances:** office furniture; machines for addressing, stamping, and sealing letters; intercommunication systems; time clocks; copyholders; numbering and dating machines and appliances; staplers, perforators, letter openers, stamp affixers, envelope moisteners, and so forth; arrangement of furniture and equipment in an office.
11. **Transportation of Goods:** parcel post; express; freight by rail, ship, truck and airplane; C.O.D. services; express receipts, bills of lading, freight bill; choice of transportation services.
12. **Banking:** commercial students should become very well acquainted with banking forms and procedures. (The study of banking in the office practice course should supplement, wherever necessary, the banking knowledge acquired in other courses of the curriculum.)

OFFICE PRACTICE — COURSE II — GRADE 12

Topics:

1. Further development of typing skill.
2. **Organizing The Work Of A Stenographer:** duties of a stenographer; her desk and equipment; incoming mail — opening, sorting, distribution; arrangement of stenographer's note book; taking dictation from an office superior; organization of transcription; responsibility

for checking all work before submitting it to her superior; duties connected with outgoing mail; filing correspondent's letter and carbon copy of answer.

3. **Typing More Difficult Letters and Statistical Matter:** letters containing statistical and tabulated matter; letters longer than a page; use of long-carriage typewriter with columnar paper and with plain paper; typing of financial statements and more difficult statistical matter; use of electric typewriters.
4. **Use Of The Telegraph, Cable, and Wireless In Business:** classes of service; preparing and typing messages; confirmation letters; time zones. (The study of cable and wireless services may be very limited in communities where they are used very little in business.)
5. **Filing Procedures, Systems and Equipment:** steps preparatory to filing — coding, cross references, follow-up, sorting; filing systems—alphabetic, direct-name, numeric, subject, geographic, chronological; card files, and card indexes; visible index systems; signals; transfer of files; withdrawing material from files; practice in the use of vertical filing systems and card systems.
6. **Transcription Machines:** kinds of transcription machines; transcription practice, on the types of machines commonly used in the community.
7. **Work for the School and for Outside Organizations:** such work should be limited in content and in quantity to assignments that are of definite educational benefit to the students, and which do not interfere in any way with the comprehensive and sound training of the students in typewriting and office practice.
8. **Business and Office Organization:** classification of business; executives and their responsibilities; the work of the departments; buying and selling procedures; methods of payment and collection; requisitions, purchase orders, purchase invoices, inventory records, sales orders, invoices, statements of account.
9. **Customs Services:** purpose of duties; ports of entry: kinds of duties; clearing the goods entering by mail, by express, by freight; drawbacks. (This topic should be given intensive treatment only in communities where the teacher considers it is very important.)
10. **Sources of Information:** reference books — commercial, financial, personal, general; information service bureaux; credit organizations; other sources of information.
11. **Special Secretarial Duties:** typing manuscripts of speeches, essays, etc.; typing from rough drafts; preparing material for publisher and printer; proof reading; making abstracts, summaries, reports; collecting and organizing information; duties connected with meetings— notices, agenda, minutes; receiving and giving instructions; preparation of itineraries; duties during executive's absence; handling routine correspondence.
12. **Preparation of Legal Forms and Documents:** typing on printed legal forms; typing entire legal documents; folding and endorsement. (Choose common legal documents that are important as supplementary material to the law course.)

MERCHANDISING COURSES

Aims

- (a) To provide a suitable option for pupils who do not take shorthand;
- (b) To give valuable consumer education;
- (c) To provide a useful background for pupils who embark on careers in a variety of merchandising fields.

Suggestions

The courses suggested in this outline are: Retail Selling; Advertising and Display; and Retail Business Organization. To these might be added a course in Economic Geography and Study of Materials, preferably based on a study of local industry, with emphasis placed on the sources of raw materials and supplies, industrial processes, analysis of the finished products, and the principal markets.

Each course is a one-year unit, requiring approximately five periods weekly. The courses selected will usually be offered in grades 11 and 12.

Pupils who take a minimum of four merchandising courses, and attain the required standing in all subjects of their course, may be recommended for the Graduation Diploma — Commercial Merchandising.

A valuable part of the work in merchandising may be a work-experience programme in retail establishments. Such co-operative training can best be arranged on week-ends and in the month of December when there is active demand for additional sales help.

RETAIL SELLING

1. Motivation: value of training and experience; opportunities; responsibilities; biographies.
2. Qualifications: personality, education; interest in people and in serving them; knowledge of people and of merchandise; ambition to improve.
3. Duties: willingness to do tasks assigned; making of exchanges; caring for stock.
4. Study of Personality: its meaning; relation to character; importance; physical, mental, moral and social qualities; improvement of personality.
5. Knowledge of Merchandise: importance; methods of obtaining information; description, display and demonstration; analysis of materials and methods of manufacture to obtain data concerning uses, materials, processes, tests; guarantees, exclusiveness, source, history, value, and price; colours, styles, grades, sizes and store location.

6. The Customer: needs and attitudes of the customer; presenting merchandise in terms of the customer's self-interest; types of customers; why people buy; why people do not buy; appeals to the senses; influence of colour and fashion.
7. Selling Procedures: how sales are made; gaining attention; arousing interest; creating conviction; inducing desire; obtaining decision; securing action; selling by suggestion; attitude after the sale; use of salesbook.
8. Selling by Telephone: advantages, limitations, and dangers; qualifications of salesperson; answering calls — method of speaking, use of firm's name, use of customer's name, sensing nature of inquiry, giving correct information; handling complaints; expressing regret; expressing thanks; verification of details; calling customers—suitable time and methods.
9. Wrapping of Purchases: by salespeople; by parcellers; necessity of inspection; methods of wrapping; reduction of costs.
10. Delivery of Purchases: importance; training of deliverymen; systems of delivery; delivery costs.
11. Specialty Selling: difference from store retail, selling; organization of territory; meeting new prospects; value of demonstrations; preparation of sales talk; procedure — pre-approach, obtaining the interview, gaining attention, etc.; methods of remuneration.

RETAIL ADVERTISING AND DISPLAY

Retail Advertising

1. Relation to Selling.
2. Purposes: giving information; creating desire; inducing customers to enter store; assisting in selling; creating confidence and good-will.
3. Policies: what to advertise; how to advertise; appropriations and budgets.
4. Media: kinds; advantages and disadvantages of each; selection; space measurements and rates.
5. Preparation: size, shape, position; selection of merchandise to be advertised; layout — headlines, copy, illustration, cuts, type, borders, signatures; correcting proofs.
6. Testing Results: checking against sales; inserting coupons; keying advertisements.
7. Preparation of Catalogues: layout; illustrations; copy; type.

Merchandise Display

1. Purposes: selling; good-will.
2. Kinds: display of merchandise; settings as background; demonstrations; displays for arousing curiosity.

3. Window Displays: importance; types and value of each; planning; timeliness; arrangement; movement; colour; fixtures; window cards; window dressing; sources of information; keeping of records.
4. Interior Displays: relation to location of merchandise — impulse, convenience, necessity, and luxury goods; counter displays; floor displays; shelf displays.

RETAIL BUSINESS ORGANIZATION

1. The Origin and Development of Retailing: Minoan culture and trade; the Phoenicians; the Greeks; Roman trade; trade in Mediaeval Europe, mercantile guilds; mediaeval department stores; early retailing in U.S.A. and Canada; Yankee peddlers; Jewish traders; general merchandise stores; specialty and single line stores; large scale retailing.
2. The Place of Retailing in the Distribution of Goods: channels of distribution; requirements for the successful operation of a retail business; classes of retailers.
3. The Independent Retail Store: general merchandise; independent one-line stores; specialty shops; full service retail stores; cash and carry retail stores; self service stores; characteristics of independent stores; changes going on in independent retail stores.
4. Department Stores: what a department store is: origin of department stores; characteristics of modern department stores; recent developments.
5. Mail Order Houses: the beginnings of the mail order business; mail order departments in department stores; specialty mail order business; conditions favouring the growth of the mail order business; problems of the mail order business; trends of the mail order business.
6. The Chain Store: wide variety of chain store systems; development of modern chain stores; present extent of chain store development; classification of chain stores by ownership; elements of chain store progress; problems in chain store administration.
7. Consumer's Co-operative Retail Stores: objects of consumers' co-operation; Rochdale Pioneers; organization of consumers' co-operative stores; extent of co-operative movement in American and European countries.
8. Direct Selling: peddling, canvassing; classes of people engaged in direct selling; extent of direct selling; well-known direct selling companies; selling technique; how direct salesmen get into homes; advertising and partial payment plan as aids to direct selling; problem of securing and maintaining an efficient sales force; antagonism to direct selling.
9. Miscellaneous Forms of Retailing: exclusive sales agencies; leased departments; auction sales; fairs and exhibitions; public markets; roadside markets; car peddling; parcel post marketing; telephone selling; automatic vending.

10. Co-operation in Retailing: local co-operative groups; co-operation in credit bureaus, advertising, delivery, promotion of community selling events, buying, education; provincial, sectional and national retail organizations; study of their activities.
11. Store Organization: requisites of good store organization; advantages and disadvantages of organization; organization of retail functions; the maintenance and care of building, receiving goods, supplies, protection, personnel, floor supervision, buying, publicity, selling, service, finance, correspondence and files, other functions; charts showing organization of small stores, department stores, chain stores, mail order houses.
12. Store Location: effect of consumers' buying habits, transportation facilities, types of customers, site and building factors, sunlight, complementary grouping.
13. Structure: historical influences; provision for incoming and outgoing goods; provision for comforts and conveniences of customers and employees; heating and mechanical equipment; elevators, stairways, etc.; lighting, ventilation, office space, fireproof construction, column spacing; the store fronts, doorways; window display space; flooring materials; ceilings and walls; basement and upper floors.
14. Layout: variations in value of space in different parts of store; factors in the determination of the proper location of merchandise departments; layouts for grocery stores, hardware stores, drug stores, department stores.
15. Equipment: characteristics of good sales fixtures; labour-saving equipment in retail stores.
16. Merchandising: estimating consumer demand; the merchandise plan; the model stock list; the buying process; details of purchasing; consignment sales; order blanks; where to buy; travelling salesmen; the wholesaler; syndicate buying offices; receiving and checking goods; marking the goods; factors in retail pricing; stock turnover; merchandise control.
17. Customer Service: factors in determining service; types of service, floor service, wrapping goods, delivery service, returned goods, complaints and adjustments, personal shopping service, miscellaneous services, store merchandise protection.
18. Functions of Personnel Department: job analysis; selection of employees; the interview; application forms; training programmes; supervision; welfare work; adjusting employees' complaints; compensation.

